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Lowman
JPM-001
1-7-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Spielmann, et al.

Serial No.: 09/545,381

Examiner: B. Van Doren

Filed: 4/7/2000

Group Art Unit: 3623

For: METHOD AND SYSTEM FOR MANAGING RISK

AMENDMENT AND RESPONSE

Address to:

Assistant Commissioner for Patents
Washington, DC 20231

Dear Sir:

In response to the Office Action dated October 18, 2002, Applicants respectfully request entry of the following amendment to the above-identified case as follows:

In the Claims:

Marked-up versions of all revised claims are included in Appendix A.

Please enter replacement claims 1, 10 and 14 as shown starting on page 2 of this Amendment.

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JAN 02 2003
GROUP 3600